

Certificate Number: 06531-PAM-DE-030019792

Bankruptcy Case Number: 12-06900



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## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on October 13, 2017, at 1:10 o'clock PM CDT, James J Heffers completed a course on personal financial management given by telephone by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 13, 2017 By: /s/Deyanira Reyes

Name: Deyanira Reyes

Title: Counselor